

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

The Bank of New York Mellon FKA The Bank of New  
York, as Trustee for the certificateholders of CWABS  
Inc., Asset-Backed Certificates, Series 2007-10

In Re:

James Coyle, Karen E. Coyle,

Debtors.



Order Filed on June 26, 2018 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

Case No.: 16-28946 JNP

Adv. No.:

Hearing Date: 5/15/18 @ 10:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

**ORDER CURING POST-PETITIOIN ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: June 26, 2018**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: James Coyle, Karen E. Coyle

Case No: 16-28946 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of CWABS Inc., Asset-Backed Certificates, Series 2007-10, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 31 Hamilton Dr, Clementon, Nj, 08021, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Brad J. Spiller, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 30, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 2018 through May 2018 for a total post-petition default of \$7,173.89 (4 @ \$2,003.35 less \$839.51 in suspense); and

It is **ORDERED, ADJUDGED and DECREED** that the Debtor will make an immediate lump sum payment of \$3,000.00 by May 31, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$4,173.89 will be paid by Debtor remitting \$695.00 per month for five months and \$698.89 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on June 1, 2018 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2018, directly to Secured Creditor's servicer Specialized Loan Servicing LLC, PO Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within fifteen (15) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: James Coyle, Karen E. Coyle

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Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.